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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/492,133	01/27/2000	Robert Pollin	25541.010600	9478

7590

03/12/2002

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McLean, VA 22102

EXAMINER

KALINOWSKI, ALEXANDER G

ART UNIT	PAPER NUMBER
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2166

DATE MAILED: 03/12/2002

#9

Please find below and/or attached an Office communication concerning this application or proceeding.

Art Unit: 2166

## **DETAILED ACTION**

### ***Requirement for Information Under 37 C.F.R. § 1.105***

1. Applicant and the assignee of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application.

2. The information is required to identify products and/or services embodying the disclosed subject matter of a system for generating authorized drafts. The Examiner upon conducting a search for prior art, discovered a published document titled "Autoscribe wins Patent for Phone Payment System Series: L5" (cited and a copy was sent to Applicant previously along with Paper No. 5. A courtesy copy of the article is attached to this request). The "Autoscribe wins Patent for Phone Payment System Series: L5", which was published on 6/17/1994, described a notice of allowance on a patent application received for a system that allows consumers to pay for goods and services over the phone using their checking accounts. In addition, the article states that the service (called Auto-Pay) had been marketed for three years. In response to this requirement please provide any known publications, brochures, manuals and press releases that describe the

Art Unit: 2166

“Auto-Pay” product or service and what specifically was marketed for three years that was the subject of the article.

3. The fee and certification requirements of 37 C.F.R. § 1.97 are waived for those documents submitted in reply to this requirement. This waiver extends only to those documents within the scope of this requirement under 37 C.F.R. § 1.105 that are included in the applicant’s first complete communication responding to this requirement. Any supplemental replies subsequent to the first communication responding to this requirement and any information disclosures beyond the scope of this requirement under 37 C.F.R. § 1.105 are subject to the fee and certification requirements of 37 C.F.R. § 1.97.

4. In responding to those requirements that require copies of documents, where the document is a bound text or a single article over 50 pages, the requirement may be met by providing copies of those pages that provide the particular subject matter indicated in the requirement, or where such subject matter is not indicated, the subject matter found in applicant’s disclosure.

5. The applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the applicant does not have or cannot readily obtain an

Art Unit: 2166

item of required information, a statement that the item is unknown or cannot be readily obtained will be accepted as a complete response to the requirement for that item.

6. This requirement is subject to the provisions of 37 C.F.R. §§ 1.134, 1.135 and 1.136 and has a shortened statutory period of 2 months. EXTENSIONS OF THIS TIME PERIOD MAY BE GRANTED UNDER 37 CFR 1.136(a).

### *Conclusion*

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alexander Kalinowski, whose telephone number is (703) 305-2398. The examiner can normally be reached on Monday to Thursday from 8:30 AM to 6:00 PM. In addition, the examiner can be reached on alternate Fridays.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached on (703) 305-9588. The fax telephone number for this group is (703) 305-0040.

Alexander Kalinowski *AK*

3/9/2002

*Joseph Thomas*  
JOSEPH THOMAS  
SUPERVISORY PATENT EXAMINER  
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